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3/9/2 (Item 1 from file: 636)
DIALOG(R) File 636:Gale Group Newsletter DB(TM)
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04505069 Supplier Number: 57901194 (THIS IS THE FULLTEXT)

Now, E-Mail Payments From Your Palm Pilot.

Card News, v14, n23, pNA

Dec 1, 1999

ISSN: 0894-0797

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 248

TEXT:

Palo Alto, Calif.-based Confinity, a mobile payments provider, brought a Web-based services to market this month that allows consumers to send money to one another via e-mail, palm organizers, cell phone, pager and other Web-enabled devices. The service, called **PayPal** .com, allows consumers to send money from an existing credit card or bank account to any e-mail user on the Web. After registering for the free service at the **PayPal** Web site at **paypal** .com, consumers enter a recipient's e-mail address and a dollar amount. The money is debited from the payor's credit card or bank account and credited to the recipient. Recipients who are not **PayPal** users receive an e-mail notice of the **payment** . They may **collect** it once they **register** at the **PayPal** site. **Funds** may be withdrawn at any time by electronic funds transfer from a bank account or from **PayPal** .com. The service is available immediately for personal computers and PDQ cellular phones in the United States. It will be available for the Palm operating system, which runs on more than 5 million handheld devices, in early December. **PayPal** also will be introduced to other cellular phone and Web-enabled platforms and to international users in the next few months. Transactions on the **PayPal** system are secured by cryptography protocols developed with the aid of Martin Hellman, the inventor of public key cryptography. Investors in this new service include Deutsche Bank (DTBKY) and Nokia (NOK), the wireless communications provider. (David Sachs, Confinity, 650 566-3645)

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06859745 Supplier Number: 58122196 (THIS IS THE FULLTEXT)
**Star Trek Promise Fulfilled: Wireless Cash Transfer. (Confinity Inc.'s
PayPal .com service)**
Weitzman, Jennifer
American Banker, v164, n235, p22
Dec 9, 1999
ISSN: 0002-7561
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 514
TEXT:

Wireless technology is making the stunts on Star Trek seem plausible.

A service introduced last month would make it possible for people to "beam" money to others. An electronic signal sent via a wireless device would deliver a message with instructions to take money from one account and deposit it into another.

The **PayPal .com** service lets people send money from credit card or bank accounts by sending an electronic mail message or by using handheld devices like palm pilots, mobile phones, two-way pagers, or PCs.

"We are like Western Union on the Web," said Peter Thiel, chief executive officer of Palo Alto-based Confinity Inc., the company that introduced the service.

Unlike on-line payment systems that require users to know the bank account numbers of recipients, **PayPal** requires only an e-mail address. Users register for the free service by entering a recipient's e-mail address and a dollar amount at [www. paypal .com](http://www.paypal.com).

"It is very natural to bundle e-mail with other things such as making payments," Mr. Thiel said. "Most people are on-line, and most people they know are on-line and use it every day."

Users are identified by name, credit card number, a maiden name, and mailing address. Initial payments are limited to \$100. **PayPal** mails the user a personal identification number to activate the account.

Money is debited from the payer's account and credited to the recipient. Recipients who are not subscribers can **register** at the Web site after **getting** e-mail notifications about **payments received**. **Funds** may be withdrawn through electronic transfers or a personal check from Confinity.

The service is available for Internet-enabled cell phones in the United States. It will become available for the Palm operating system before yearend.

"Beaming money instantly, anytime and anywhere, is the next killer application for Web users," Mr. Thiel said. "Sending a message is great, but sending money is better."

About one billion handheld, Web-enabled mobile devices, such as palm pilots and pagers, will be used worldwide by 2003, analysts predict. They also forecast that about one billion Internet-connected cell phones will exist within five years.

"Wireless devices are easy for consumers to use," said Robert Sterling, an analyst at Jupiter Communications Inc. Confinity said it plans to begin a global payment system by the middle of next year. By making person-to-person payments possible through mobile and desktop devices, Confinity would be enabling people to bypass bank-controlled access points to payments, such as credit cards, automated teller machines, and checks.

"We are providing a free service for consumers to access their accounts and money no matter what bank or which credit card they are using," Mr. Thiel said. He added that Confinity could sidestep the recent automated teller machine fee controversies in San Francisco and Santa Monica, Calif. Confinity plans to earn interest on the money circulating through its e-mail system. It also will charge retailers a transaction fee.

Mr. Thiel said the service should handle payments of \$10 to \$100 and could handle payments of up to several thousand dollars.

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of business)
NAICS CODES: 51339 (Other Telecommunications)
SPECIAL FEATURES: COMPANY
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S3	10908799	PERSON(1W) PERSON OR PEER(1W) PEER OR FRIEND? ? OR PARENT? ? OR CHILDREN OR CHILD OR EMERGENCY OR FAMILY OR P2P
S4	30190	PAYPAL OR PAY() PAL OR WESTERN() UNION
S5	54456	(S1 OR S2) AND S3
S6	3763524	EMAIL OR (ELECTRONIC OR E OR DIGITAL OR ONLINE OR INTERNET OR NETWORK?) (1W) (MAIL OR MESSAGE? ?) OR HOTMAIL OR HOT() MAIL
S7	583932	(PAY OR PAYMENT OR CASH OR MONEY OR MONIES) (6N) (NETWORK? OR NET)
S8	9954	S6(2S) S5
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S3	811863	PERSON(1W) PERSON OR PEER(1W) PEER OR FRIEND? ? OR PARENT? ? OR CHILDREN OR CHILD OR EMERGENCY OR FAMILY OR P2P
S4	1646	PAYPAL OR PAY() PAL OR WESTERN() UNION
S5	281	(S1 OR S2) AND S3
S6	76455	EMAIL OR (ELECTRONIC OR E OR DIGITAL OR ONLINE OR INTERNET OR NETWORK?) (1W) (MAIL OR MESSAGE? ?) OR HOTMAIL OR HOT() MAIL
S7	7593	(PAY OR PAYMENT OR CASH OR MONEY OR MONIES) (6N) (NETWORK? OR NET)
S8	35	S6 AND S5
S9	6	S3 AND S6 AND S7
S10	36	S8 OR S9
S11	9	S10 FROM 350,344,347,371
S12	27	S10 NOT S11
S13	15	S12 NOT PY>2000
S14	13	RD (unique items)
S15	14	S3 AND S4 AND S6
S16	9	S15 NOT (S11 OR S14)
S17	0	S16 FROM 350,344,347,371
S18	3	S16 NOT PY>2000
S19	2	RD (unique items)
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